

Canada Revenue
AgencyAgence du revenu
du Canada

2019

Income Tax and Benefit Return

Before you start:

If you are filling out this return for a deceased person, make sure you enter their information in all the boxes in Step 1.

Step 1 – Identification and other information

Identification		
Print your name and address below.		
First name and initial Sonia		
Last name Kalra		
Mailing address: Apt No. – Street No. Street name 6077 Carradine Crt		
PO Box		RR
City Mississauga	Prov./Terr. ON	Postal code L4W 2C2

Email address
By providing an email address, you are registering to receive email notifications from the CRA and agree to the Terms of use under Step 1 in the guide.
Enter an email address: _____

Information about your residence	
Enter your province or territory of residence on December 31, 2019 :	Ontario
Enter the province or territory where you currently reside if it is not the same as your mailing address above:	_____
If you were self-employed in 2019, enter the province or territory where your business had a permanent establishment:	Ontario
If you became or ceased to be a resident of Canada for income tax purposes in 2019 , enter the date of:	
Month/Day entry _____	Month/Day or departure _____

Information about you	
Enter your social insurance number (SIN):	560 836 934
Enter your date of birth:	Year/Month/Day 1979/09/02
Your language of correspondence:	English <input checked="" type="checkbox"/> Français <input type="checkbox"/>
Votre langue de correspondance :	<input checked="" type="checkbox"/> <input type="checkbox"/>

Is this return for a deceased person?
Ensure the SIN information above is for a deceased person.
If this return is for the deceased person, enter the date of death: Year/Month/Day

Marital status		
Tick the box that applies to your marital status on December 31, 2019:		
1 <input checked="" type="checkbox"/> Married	2 <input type="checkbox"/> Living common-law	3 <input type="checkbox"/> Widowed
4 <input type="checkbox"/> Divorced	5 <input type="checkbox"/> Separated	6 <input type="checkbox"/> Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)	
Enter their SIN:	560 815 623
Enter their first name:	Jasbir
Enter their net income for 2019 to claim certain credits:	87,742.41
Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:	_____
Enter the amount of UCCB repayment from line 21300 of their return:	_____
Tick this box if they were self-employed in 2019:	1 <input type="checkbox"/>

Do not use this area

Do not use this area	17200 _____	17100 _____
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Step 1 - Identification and other information - (continued)

Please answer the following questions.



Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship?

Yes ☒ 1 No ☐ 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors?

Yes ☒ 1 No ☐ 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies, that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act.

For more information on this type of income, go to canada.ca/taxes-aboriginal-peoples.

☐ 1

If you **tick** the box, get and complete Form T90, Income exempt under the Indian Act. Complete this form so that the CRA can calculate your Canada Training Credit Limit for the 2020 tax year. The information you provide may also be used to calculate your Canada Workers Benefit for the 2019 tax year, if applicable.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2019, was more than CAN\$100,000?

26600

Yes ☐ 1

No ☒ 2

If **yes**, get and complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Step 2 - Total income

Employment income (box 14 of all T4 slips)		10100		
Tax-exempt income for emergency services volunteers (See line 10100 in the guide.)		10105		
Commissions included on line 10100 (box 42 of all T4 slips)		10120		
Wage loss replacement contributions (See line 10100 in the guide.)		10130		
Other employment income		10400		
Old age security pension (box 18 of the T4A(OAS) slip)		11300		
CPP or QPP benefits (box 20 of the T4A(P) slip)		11400		
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)		11410		
Other pensions and superannuation (See line 11500 in the guide and complete line 31400 in the Worksheet for the return.)		11500		
Elected split-pension amount (Get and complete Form T1032.)		11600		
Universal child care benefit (UCCB) (See the RC62 slip.)		11700		
UCCB amount designated to a dependant		11701		
Employment insurance and other benefits (box 14 of the T4E slip)		11900		
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits		11905		
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)		12000		
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations		12010		
Interest and other investment income (Complete the Worksheet for the return.)		12100	745	38
Net partnership income: limited or non-active partners only		12200		
Registered disability savings plan income (box 131 of the T4A slip)		12500		
Rental income	Gross	12599	9,000	00
	Net	12600	33	40
Taxable capital gains (Complete Schedule 3.)		12700		
Support payments received	Total	12799		
	Taxable amount	12800		
RRSP income (from all T4RSP slips)		12900		
Other income Specify:		13000		
Taxable scholarship, fellowships, bursaries, and artists' project grants		13010		
Self-employment income				
Business income	Gross	13499	30,000	00
	Net	13500	30,000	00
Professional income	Gross	13699		
	Net	13700		
Commission income	Gross	13899		
	Net	13900		
Farming income	Gross	14099		
	Net	14100		
Fishing income	Gross	14299		
	Net	14300		
Workers' compensation benefits (box 10 of the T5007 slip)		14400		
Social assistance payments		14500		
Net federal supplements (box 21 of the T4A(OAS) slip)		14600		
Add lines 14400, 14500, and 14600. (See line 25000 in Step 4.)				
			14700	
Add lines 10100, 10400 to 11400, 11500 to 11700, 11900, 12000, 12100 to 12500, 12600, 12700, 12800, 12900 to 13010, 13500, 13700, 13900, 14100, 14300, and 14700.				
This is your total income .		15000	30,778	78

Step 3 - Net incomeEnter your **total income** from line 15000 from the previous page. 15000 30,778 | 78

Pension adjustment

(box 52 of all T4 slips and box 034 of all T4A slips)

20600

Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)

20700

RRSP deduction

(See Schedule 7 and **attach** receipts.)

20800

Pooled registered pension plan (PRPP) **employer** contributions

(amount from your PRPP contribution receipts)

20810

Deduction for elected split-pension amount (Get and complete Form T1032.)

21000

Annual union, professional, or like dues (box 44 of all T4 slips and receipts)

21200

Universal child care benefit repayment (box 12 of all RC62 slips)

21300

Child care expenses (Get and complete Form T778.)

21400

Disability supports deduction (Get and complete Form T929.)

21500

Business investment loss

Gross 21699

Allowable deduction

21700

Moving expenses (Get and complete Form T1-M.)

21900

Support payments made

Total 21999

Allowable deduction

22000

Carrying charges and interest expenses (Complete the Worksheet for the return.)

22100

Deduction for CPP or QPP contributions on self-employment and other earnings
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)

22200

1,391 25 •

Deduction for CPP or QPP enhanced contributions on employment income
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)

22215

•

Exploration and development expenses (Get and complete Form T1229.)

22400

Other employment expense

22900

Clergy residence deduction (Get and complete Form T1223.)

23100

Other deductions

Specify:

23200

Add lines 20700, 20800, 21000 to 21500, 21700, 21900, 22000, and 22100 to 23200.

23300

1,391 25 ▶

1,391 25

Line 15000 minus line 23300 (if negative, enter "0")

This is your **net income before adjustments**. 23400

29,387 53

Social benefits repayment (If you reported income at line 11900 and the amount at line 23400 is greater than \$66,375, see the repayment chart on the back of your T4E slip. If you reported income on lines 11300 or 14600, and the amount at line 23400 is greater than \$77,580, complete the chart for line 23500 on the Worksheet for the return. Otherwise, enter "0".)

23500

•

Line 23400 minus line 23500 (if negative, enter "0")

This is your **net income**. 23600

29,387 53

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Step 4 - Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)

24400

Security options deductions

24900

Other payments deduction (Claim the amount from line 14700, unless it includes an amount at line 14600. If so, see line 25000 in the guide.)

25000

Limited partnership losses of other years

25100

Non-capital losses of other years

25200

Net capital losses of other years

25300

Capital gains deduction (Get and complete Form T657.)

25400

Northern residents deductions (Get and complete Form T2222.)

25500

Additional deductions

Specify:

25600

Add lines 24400 to 25600.

25700

▶

Line 23600 minus line 25700 (if negative, enter "0")

This is your **taxable income**. 26000

29,387 53

Step 5 – Federal tax (formerly Schedule 1)**Part A – Federal non-refundable tax credits**

Basic personal amount	claim \$12,069	30000	12,069	00	1
Age amount (if you were born in 1954 or earlier) (Complete the Worksheet for the return.) (maximum \$7,494)		30100			2
Spouse or common-law partner amount (Complete Schedule 5.)		30300			3
Amount for an eligible dependant (Complete Schedule 5.)		30400			4
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (Complete Schedule 5.)		30425			5
Canada caregiver amount for other infirm dependants age 18 or older (Complete Schedule 5.)		30450			6
Canada caregiver amount for infirm children under 18 years of age					
Enter the number of children for whom you are claiming this amount	30499	x \$	2,230	=	30500
Base CPP or QPP contributions:					
through employment income					
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)		30800			• 8
on self-employment and other earnings					
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)		31000	1,311	75	• 9
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips	(maximum \$860.22)	31200			• 10
on self-employment and other eligible earnings (Complete Schedule 13)		31217			• 11
Volunteer firefighters' amount		31220			12
Search and rescue volunteers' amount		31240			13
Canada employment amount (Enter \$1,222 or the total of your employment income you reported on lines 10100 and 10400, whichever is less.)		31260			14
Home buyers' amount		31270			15
Home accessibility expenses (Complete the Worksheet for the return.)	(maximum \$10,000)	31285			16
Adoption expenses		31300			17
Pension income amount (Complete the Worksheet for the return.)	(maximum \$2,000)	31400			18
Disability amount (for self)					
(Claim \$8,416 or if you were under 18 years of age, complete the Worksheet for the return.)		31600			19
Disability amount transferred from a dependant (Complete the Worksheet for the return.)		31800			20
Interest paid on your student loans (See Guide P105.)		31900			21
Your tuition, education, and textbook amounts (Complete Schedule 11)		32300			22
Tuition amount transferred from a child		32400			23
Amounts transferred from your spouse or common-law partner (Complete Schedule 2)		32600			24
Medical expenses for self, spouse or common-law partner, and your dependent children born in 2002 or later	33099				25
Enter \$2,352 or 3% of line 23600, whichever is less.		881	63		26
Line 25 minus line 26 (if negative, enter "0")					27
Allowable amount of medical expenses for other dependants (Complete the Worksheet for the return.)	33199				28
Add lines 27 and 28.		33200			29
Add line 1 to 24, and line 29.		33500	13,380	75	30
Federal non-refundable tax credit rate			15	%	31
Multiply line 30 by line 31.		33800	2,007	11	32
Donations and gifts (Complete Schedule 9.)		34900			33
Add lines 32 and 33.					
Enter this amount on line 46	Total federal non-refundable tax credits	35000	2,007	11	34

Part B - Federal tax on taxable incomeEnter your **taxable income** from line 26000.29,387|53 **35**

Complete the appropriate column depending on the amount on line 35.	Line 35 is \$47,630 or less	Line 35 is more than \$47,630 but not more than \$95,259	Line 35 is more than \$95,259 but not more than \$147,667	Line 35 is more than \$147,667 but not more than \$210,371	Line 35 is more than \$210,371	
Enter the amount from line 35.	29,387 53					36
		47,630 00	95,259 00	147,667 00	210,371 00	37
Line 36 minus line 37 (cannot be negative)	29,387 53					38
	x 15 %	x 20.5 %	x 26 %	x 29 %	x 33 %	39
Multiply line 38 by line 39.	4,408 13					40
	0 00	7,145 00	16,908 00	30,535 00	48,719 00	41
Add lines 40 and 41.	4,408 13					42

Part C - Net federal tax

Enter the amount from line 42.		4,408 13	43
Federal tax on split income (Get and complete Form T1206)	40424		• 44
Add lines 43 and 44.	40400	4,408 13	▶ 4,408 13 45
Enter your total federal non-refundable tax credits from line 34 on the previous page.	35000	2,007 11	46
Federal dividend tax credit (See line 40425 in the guide.)	40425		• 47
Minimum tax carryover (Get and complete Form T691.)	40427		• 48
Add lines 46, 47, and 48.		2,007 11	▶ 2,007 11 49
Line 45 minus line 49 (if negative, enter "0")		Basic federal tax 42900	2,401 02 50
Federal foreign tax credit (Get and complete Form T2209.)		40500	51
Line 50 minus line 51 (if negative, enter "0")		Federal tax 40600	2,401 02 52
Total federal political contributions (Attach receipts.)	40900	53	
Federal political contribution tax credit (Complete the Worksheet for the return.)	(maximum \$650) 41000		• 54
Investment tax credit (Get and complete Form T2038(IND).)	41200		• 55
Labour-sponsored funds tax credit (See lines 41300 and 41400 in the guide.)			
Net cost of shares of a provincially registered fund	41300	Allowable credit 41400	• 56
Add lines 54, 55, and 56.		41600	▶ 57
Line 52 minus line 57 (if negative, enter "0")		41700	2,401 02 58
Canada workers benefit advance payments received (box 10 of the RC210 slip)		41500	• 59
Special taxes (See line 41800 in the guide.)		41800	60
Add lines 58, 59, and 60.			
Enter this amount on line 42000 on the next page.		Net federal tax 42000	2,401 02 61

Step 6 – Provincial or territorial tax

Complete Form 428 to calculate your provincial tax.

Step 7 - Refund or balance owing

Net federal tax: enter the amount from line 61 from the previous page	42000	2,401	02
CPP contributions payable on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)	42100	2,703	00
Employment insurance premiums payable on self-employment and other eligible earnings (Complete Schedule 13.)	42120		
Social benefits repayment (amount from line 23500)	42200		
Provincial or territorial tax (Attach Form 428, even if the result is "0".)	42800	1,183	44
Add lines 42000, 42100, 42120, 42200, and 42800.	This is your total payable. 43500 6,287 46 •		
Total income tax deducted (amounts from all Canadian slips)	43700		•
Refundable Quebec abatement (See line 44000 in the guide.)	44000		•
CPP overpayment (see line 30800 in the guide.)	44800		•
Employment insurance overpayment (See line 45000 in the guide.)	45000		•
Climate action incentive (Complete Schedule 14.)	45110		•
Refundable medical expense supplement (Complete the Worksheet for the return.)	45200		•
Canada workers benefit (CWB) (Complete Schedule 6.)	45300		•
Refund of investment tax credit (Get and complete Form T2038(IND).)	45400		•
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600		•
Employee and partner GST/HST rebate (Get and complete Form GST370.)	45700		•
Eligible educator school supply tax credit			
Supplies expenses (maximum \$1,000) 46800 X 15 00 % = 46900			•
Tax paid by instalments	47600		•
Provincial or territorial credits (Complete Form 479, if it applies.)	47900		•
Add lines 43700 to 45700, and 46900 to 47900.	These are your total credits. 48200		
Line 43500 minus line 48200	This is your refund or balance owing. 6,287 46		

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.
Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of \$2 or less.

Refund **48400** •

Balance owing **48500** 6,287 46 •

For more information on how to receive your refund by direct deposit, see line 48400 in the guide or go to canada.ca/cra-direct-deposit.

For more information on how to make your payment, see line 48500 in the guide or go to canada.ca/payments. Your payment is due no later than April 30, 2020.



Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2019 refund to the Ontario Opportunities Fund. Please see the provincial pages for details.

Amount from line 48400 above		1
Your donation to the Ontario opportunities fund	46500	• 2
Net refund (line 1 minus line 2)	46600	• 3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (416) 704-2301

Date 2020/10/09

If this return was completed by a tax professional, tick the applicable box and provide the following information:

49000 Was a fee charged? Yes ☒ 1 No ☐ 2

48900 EFILE number (if applicable): **Q9510**

Name of tax professional:

Hardeep Chudhey CPA Professi

Telephone number: (416) 721-1601

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at canada.ca/cra-info-source.

Do not use

48700

48800

48600

T1-2019

Canada Pension Plan Contributions and Overpayment for 2019

Protected B when completed

Schedule 8

The Canada Pension Plan (CPP) was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way to the federal plan. The enhancements are funded by additional enhanced contributions beginning in January 2019.

As an employee, your employer will already have deducted the contributions from your salary and wages. The contributions consist of a base and an enhanced amount. As a self-employed individual, you will calculate your required contributions (if any) on this schedule, which will include the base and the enhanced amounts.

Complete this schedule and **attach** it to your return to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2019 if you were **a resident of a province or territory other than Quebec** on December 31, 2019, and have **no earned income from the province of Quebec**.

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2019.

Part 1 – Complete this part if you are electing to stop contributing to the CPP or revoking a prior election.

Part 2 – Complete this part to determine the number of months for the CPP calculation.

Part 3 – Complete this part if you are reporting employment income.

Part 4 – Complete this part if you are reporting **only** self-employment income or other earnings you are electing to pay CPP contributions on.

Part 5 – Complete this part if you are reporting employment income **and** self-employment income or other earnings you are electing to pay CPP contributions on. You must first complete **Part 3**.

For more information, see lines 22200, 22215, 30800, and 31000 in the guide.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2019 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2019 and elected in 2019 to stop paying CPP contributions or revoked in 2019 an election made in a prior year, you should have already completed Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*, and sent it to us and your employer(s).

If you had **only self-employment** income for 2019 and elect in 2019 to stop paying CPP contributions on your self-employment earnings, enter the month in 2019 for which you choose to start this election in **box 50372** below. The date cannot be earlier than the month you turn 65 and you are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter 06 in box 50372 because June is the sixth month of the year. If in 2019 you are revoking an election made in a prior year on contributions on self-employment earnings, enter the month in 2019 for which you choose to revoke this election in **box 50374** below. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year for your election to remain valid.

If you had both employment income and self-employment income in 2019 and wanted to elect to stop paying CPP contributions in 2019, or to revoke in 2019 an election made in a prior year, you should have completed Form CPT30 in 2019. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2019 but your intent was to elect in 2019 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 50372** below, or if you want to revoke in 2019 an election made in a prior year, enter the month you want to resume contributing in **box 50374** below. If you did not complete and submit Form CPT30 for 2019 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2019 on this schedule. To be valid, an election or revocation that begins in 2019 must be filed on or before June 15, 2021.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 50372.

Month

50372

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 50374.

Month

50374

Part 2 – Determine the number of months for the CPP contribution calculationEnter 12 in box A **unless** any of the situations below apply:

- If you turned 18 years of age in 2019, enter the number of months in the year after the month you turned 18
- If for all of 2019 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2019, enter the number of months during which you were not receiving a disability pension
- If you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2019, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2019 and have an entry in box 50372 of Part 1, enter the number of months in the year prior to the month you entered in box 50372 of Part 1
- If you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0"
- If you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2019, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2019 and have an entry in box 50374 of Part 1, enter the number of months in the year after and including the month you entered in box 50374 of Part 1
- If you turned 70 years of age in 2019 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age
- If for all of 2019 you were 70 years of age or older, enter "0"
- If the individual died in 2019, enter the number of months in the year up to and including the month the individual died

Enter the number of months during which **CPP** applies to self-employment earnings in 2019.12 **A****Monthly proration table for 2019**

Part 3			Part 3 continued		
Applicable number of months	Line 1 Maximum CPP pensionable earnings	Line 4 Maximum basic CPP exemption*	Applicable number of months	Line 1 Maximum CPP pensionable earnings	Line 4 Maximum basic CPP exemption*
1	\$4,783.33	\$291.67	7	\$33,483.33	\$2,041.67
2	\$9,566.67	\$583.33	8	\$38,266.67	\$2,333.33
3	\$14,350.00	\$875.00	9	\$43,050.00	\$2,625.00
4	\$19,133.33	\$1,166.67	10	\$47,833.33	\$2,916.67
5	\$23,916.67	\$1,458.33	11	\$52,616.67	\$3,208.33
6	\$28,700.00	\$1,750.00	12	\$57,400.00	\$3,500.00

* If you started receiving CPP retirement benefits in 2019, your basic exemption may be prorated by the CRA.

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your yearly maximum CPP pensionable earnings (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum \$57,400)	57,400	00	1
Total CPP pensionable earnings: Enter the total of box 26 of all your T4 slips (maximum \$57,400 per slip). If box 26 is blank, enter the amount from box 14.		50339		2
Enter the amount from line 1 or the amount from line 2, whichever is less .				3
Enter your maximum basic CPP exemption (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum \$3,500)	-	3,500	00
Earnings subject to CPP contributions: Line 3 minus line 4 (if negative, enter "0")	(maximum \$53,900)	=		5
Actual total contributions on CPP pensionable earnings: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		50340		6
Actual base contributions on CPP pensionable earnings: Multiply the amount from line 6 by 97.0588%.		-		7
Actual enhanced contributions on CPP pensionable earnings: Line 6 minus line 7		=		8
Required base contributions on CPP pensionable earnings: Multiply the amount from line 5 by 4.95%.	(maximum \$2,668.05)	-		9
Required enhanced contributions on CPP pensionable earnings: Multiply the amount from line 5 by 0.15%.	(maximum \$80.85)	+		10
Total required contributions on CPP pensionable earnings: Add lines 9 and 10.		-		11
Line 6 minus line 11 (if negative, enter "0")	CPP overpayment	=		12

If you are self-employed or you are electing to pay additional CPP contributions on other earnings, continue with Part 5. You may be able to make additional CPP contributions if the calculated amount from line 12 is negative. See Form CPT20, Election To Pay Canada Pension Plan Contributions.

Otherwise, the deduction and tax credit on employment income should be reported as follows:

- Enter the amount, in dollars and cents, from line 7 or line 9, **whichever is less**, on line 30800 of your return. If applicable, also enter this amount, in dollars and cents, on line 58240 of your Form 428.
- Enter the amount, in dollars and cents, from line 8 or line 10, **whichever is less**, on line 22215 of your return.
- If the amount on line 12 is positive, enter the amount, in dollars and cents, on line 44800 of your return.

Part 4 – CPP contributions on self-employment income and other earnings only (no employment income)

Pensionable net self-employment earnings* (amounts from lines 12200, 13500, 13700, 13900, 14100, and 14300 of your return)		30,000	00	1
Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)	50373	+		2
Add lines 1 and 2 (if negative enter "0").	CPP pensionable earnings (maximum \$57,400)*	=	30,000	00 3
Basic exemption	(maximum \$3,500)*	-	3,500	00 4
Line 3 minus line 4	(maximum \$53,900)	=	26,500	00 5
CPP rate		x	10.2%	6
Total CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount on line 42100 of your return.		=	2,703	00 7
Deduction and tax credit for CPP contributions on self-employment and other earnings				
Required base contributions on CPP pensionable earnings: Multiply the amount from line 7 by 97.0588%.		-	2,623	50 8
Required enhanced contributions on CPP pensionable earnings: Line 7 minus line 8		=	79	50 9
Multiply line 8 by 50%. Enter this amount, in dollars and cents, on line 31000 of your return.		+	1,311	75 10
Add lines 9 and 10. Enter this amount, in dollars and cents, on line 22200 of your return.		=	1,391	25 11

* Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2. See the monthly proration table under Part 2 to find the amount that corresponds to the number of months entered in box A of Part 2. Do not prorate the self-employment earnings if the individual died in 2019.

Pensionable net self-employment earnings* (amounts from lines 12200, 13500, 13700, 13900, 14100, and 14300 of your return)			1
Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)	50373+		2
Employment earnings shown on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)	50399+		3
Add lines 1, 2, and 3.	=		4
Enter the amount from line 6 of Part 3.	Actual CPP contributions		5
If the amount on line 12 of Part 3 is positive, complete lines 6 to 8.			
Otherwise, enter "0" on line 8 and continue on line 9.			
Enter the amount from line 5.		6	
Enter the amount from line 11 of Part 3.	-	7	
Line 6 minus line 7 (if negative, enter "0")	=	▶ -	8
Line 5 minus line 8 (if negative, enter "0")		=	9
Multiply the amount from line 9 by 19.608.			10
Enter the amount from line 1 of Part 3.	CPP pensionable earnings (maximum \$57,400)		11
Enter the amount from line 4 of Part 3.	Basic exemption (maximum \$3,500)	-	12
Line 11 minus line 12 (if negative, enter "0")	(maximum \$53,900)	=	13
Enter the amount from line 10.		-	14
Line 13 minus line 14 (if negative, enter "0")		=	15
Enter the amount from line 4 or line 15, whichever is less.			16
If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 17 to 19.			
Otherwise, enter "0" on line 19 and continue on line 20.			
Line 4 of Part 3 minus line 2 of Part 3		17	
Line 4 minus line 13 (if negative, enter "0")	-	18	
Line 17 minus line 18 (if negative, enter "0")	=	▶ -	19
Earnings subject to contributions: line 16 minus line 19 (if negative, enter "0")		=	20
Multiply the amount from line 20 by 10.2%.			21
Multiply the amount from line 12 of Part 3 (if positive only) by 2.		-	22
Line 21 minus line 22 (if negative, enter the amount as a positive amount on line 30 on the next page and enter "0" on line 23)		=	23

* Self-employment earnings should be prorated according to the number of months entered in box A of Part 2. Do not prorate the self-employment earnings if the individual died in 2019.

Part 5 – CPP contributions on self-employment income and other earnings
when you have employment income (continued)

Deductions and tax credits for CPP contributions

Enter the amount from line 7 of Part 3.			24
Enter the amount from line 9 of Part 3.	-		25
Line 24 minus line 25 (if negative enter "0")	=		26
Enter the amount, in dollars and cents, from line 24 or line 25, whichever is less , on line 30800 of your return.			
Enter the amount from line 8 of Part 3.			27
Enter the amount from line 10 of Part 3.	-		28
Line 27 minus line 28 (if negative enter "0")	=		29
Enter the amount, in dollars and cents, from line 27 or line 28, whichever is less , on line 22215 of your return.			
If the calculated amount on line 23 from the previous page is negative, complete lines 30 to 35 below.			
If the calculated amount on line 23 from the previous page is positive, complete lines 36 to 42 below.			
Otherwise, if the calculated amount on line 23 from the previous page is zero, enter the amount, in dollars and cents, from line 26 on line 31000 of your return, and enter the amount, in dollars and cents, from line 29 on line 22200 of your return.			
Enter the calculated amount from line 23 from the previous page as a positive amount.	=		30
Multiply the amount from line 30 by 50%.			
Enter this amount, in dollars and cents, on line 44800 of your return.	=		31
Multiply the amount on line 31 by 97.0588%.	-		32
Line 31 minus line 32	=		33
Line 26 minus line 32. Enter this amount, in dollars and cents, on line 31000 of your return.	=		34
Line 29 minus line 33. Enter this amount, in dollars and cents, on line 22200 of your return.	=		35
Enter the amount, in dollars and cents, from line 23 from the previous page.			
Enter this amount, in dollars and cents, on line 42100 of your return.	=		36
Multiply the amount on line 36 by 97.0588%.	-		37
Line 36 minus line 37	=		38
Multiply the amount on line 37 by 50%.	+		39
Add lines 38 and 39.	=		40
Add lines 26 and 39. Enter this amount, in dollars and cents, on line 31000 of your return.	=		41
Add lines 29 and 40. Enter this amount, in dollars and cents, on line 22200 of your return.	=		42



Ontario Tax

Form ON428
2019

Protected B when completed

This is **Step 6** in completing your return. Complete this form and **attach a copy** to your return.
Claim only the credits that apply to you.

Part A – Ontario non-refundable tax credits

		For internal use only			
Basic personal amount		claim \$10,582	56050		
Age amount (if born in 1954 or earlier) (use Worksheet ON428)		(maximum \$5,166)	58040	10,582	00 1
Spouse or common-law partner amount			58080		2
Base amount	9,883				00 3
Your spouse's or common-law partner's net income from line 23600 of their return	87,742				41 4
Line 3 minus 4 (if negative, enter "0")		(maximum \$8,985)	58120		5
Amount for an eligible dependant					
Base amount	9,883				00 6
Your eligible dependant's net income from line 23600 of their return					7
Line 6 minus line 7 (if negative, enter "0")		(maximum \$8,985)	58160		8
Add lines 1, 2, 5 and 8.				= 10,582	00 9
Ontario caregiver amount (use the Worksheet ON428)			58185		10
CPP or QPP contributions:					
Amount from line 30800 of your return			58240		• 11
Amount from line 31000 of your return			58280	1,311	75 • 12
Employment Insurance premiums:					
Amount from line 31200 of your return			58300		• 13
Amount from line 31217 of your return			58305		• 14
Adoption expenses		(maximum \$12,910)	58330		15
Pension income amount		(maximum \$1,463)	58360		16
Disability amount (for self) (Claim \$8,549 or, if you were under 18 years of age, use the Worksheet ON428.)			58440		17
Disability amount transferred from a dependant (use the Worksheet ON428)			58480		18
Interest paid on your student loans (amount from line 31900 of your return)			58520		19
Your unused tuition and education amounts (attach Schedule ON(S11))			58560		20
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))			58640		21
Add lines 9 to 21.				= 11,893	75 22

Continue on the next page.

Part A – Ontario non-refundable tax credits (continued)

Amount from line 22 on the previous page	11,893	75	23	
Medical expenses:				
(Read line 58689 of your income tax package.)	58689			24
Enter whichever is less :				
\$2,395 or 3% of line 23600 of your return		881	63	25
Line 24 minus line 25 (if negative, enter "0")				26
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	58729			27
Add lines 26 and 27.	58769			28
Add lines 23 and 28.	58800	11,893	75	29
Ontario non-refundable tax credit rate			x 5.05 %	30
Multiply line 29 by line 30.	58840		600	31
Donations and gifts:				
Amount from line 16 of your federal Schedule 9		x 5.05 %		32
Amount from line 17 of your federal Schedule 9		x 11.16 %		33
Add lines 32 and 33.	58969			34
Add lines 31 and 34.				
Enter this amount on line 47.	Ontario non-refundable tax credits	61500	600	35

Part B - Ontario tax on taxable income

Enter your taxable income from line 26000 of your return.	29,387	53	36	
Complete the appropriate column depending on the amount on line 36.				
Enter the amount from line 36.	29,387	53		37
Line 37 minus line 38 (cannot be negative)	29,387	53		39
Multiply line 39 by line 40.	1,484	07		41
Add lines 41 and 42.	0	00	2,217	00
Ontario tax on taxable income	1,484	07		43

Continue on the next page.

Part C – Ontario tax

Enter your Ontario tax on taxable income from line 43 of the previous page.

1,484|07 44

Enter your Ontario tax on split income from Form T1206.

61510 • 45

Add lines 44 and 45.

1,484|07 46

Enter your Ontario non-refundable tax credits from line 35.

600|63 47

Line 46 minus line 47 (if negative, enter "0")

883|44 48

Ontario minimum tax carryover:

Enter the amount from line 48.

883|44 49

Enter your Ontario dividend tax credit calculated on line 61520 of Worksheet ON428.

50

Line 49 minus line 50 (if negative, enter "0").

883|44 51

Amount from line 40427 of your return x 33.67 % =

52

Enter whichever is **less**: amount from line 51 or 52.

61540 • 53

Line 48 minus line 53 (if negative, enter "0")

883|44 54

Ontario surtax

Enter the amount from line 54.

883|44 55

Enter the amount from line 45.

56

Line 55 minus line 56 (if negative, enter "0")

883|44 57

Complete lines 58 to 60 if the amount on line 57 is more than \$4,740.

If the amount is less than \$4,740, enter "0" on line 60 and continue on line 61.

(Line 57 883|44 minus 4,740|00) x 20.00 % (if negative, enter "0")

58

(Line 57 883|44 minus 6,067|00) x 36.00 % (if negative, enter "0")

59

Add lines 58 and 59.

60

Add lines 54 and 60.

883|44 61

Ontario dividend tax credit:

Amount from line 50

61520 • 62

Line 61 minus line 62 (if negative, enter "0")

883|44 63

Ontario additional tax for minimum tax purposes:

If you entered an amount on line 98 of Form T691, enter your additional tax for minimum tax purposes calculated for line 64 of Worksheet ON428.

64

Add lines 63 and 64.

883|44 65

Continue on the next page.

Part C – Ontario tax (continued)

Enter the amount from line 65 on the previous page.

883|44 66

Ontario tax reductionEnter "0" on line 73 if **any** of the following apply to you:

- You were not a resident of Canada at the beginning of the year;
- You were not a resident of Ontario on December 31, 2019;
- There is an amount on line 64;
- The amount on line 66 is "0";
- Your return is filed for you by a trustee in bankruptcy;
- You are not claiming an Ontario tax reduction.

Otherwise, complete lines 67 to 73 to calculate your Ontario tax reduction.

Basic reduction

244|00 67

If you had a spouse or common-law partner on December 31, 2019, **only** the individual with the **higher net income** can claim the amounts on lines 68 and 69.

Reduction for dependent children born in 2001 or later

Number of dependent children **60969** x 452|00 =

68

Reduction for dependants with a mental or physical impairment

Number of dependants **60970** x 452|00 =

69

Add lines 67, 68, and 69.

244|00 70

Enter the amount from line 70.

244|00 x 2 =

488|00 71

Enter the amount from line 66.

883|44 72

Line 71 minus line 72 (if negative, enter "0")

Ontario tax reduction

73

Line 66 minus line 73 (if negative, enter "0")

883|44 74

Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.

75

Line 74 minus line 75 (if negative, enter "0")

883|44 76

Low-income individuals and families tax (LIFT) creditCredit calculated for LIFT (**attach** Schedule ON428–A)**62140**

77

Line 76 minus line 77 (if negative, enter "0")

883|44 78

Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations

62150

x 25.00 % =

79

Line 78 minus line 79 (if negative, enter "0")

883|44 80

Ontario Health Premium

Use the chart on the next page to calculate this amount.

Ontario health premium

81

Add lines 80 and 81.

Enter the result on **line 42800** of your return.**Ontario tax**

1,183|44 82

Continue on the next page.

Part C – Ontario tax (continued)

Ontario Health Premium	
Enter the amount from line 36 of page 2.	29,387 53 83
Use the amount from line 83 to decide which calculation to complete. Enter the result on line 81 of the previous page.	
Taxable Income	Ontario Health Premium
not more than \$20,000	\$0
more than \$20,000 , but not more than \$25,000	<input type="text"/> - \$20,000 = <input type="text"/> x 6% = <input type="text"/>
more than \$25,000 , but not more than \$36,000	\$300
more than \$36,000 , but not more than \$38,500	<input type="text"/> - \$36,000 = <input type="text"/> x 6% = <input type="text"/> + \$300 = <input type="text"/>
more than \$38,500 , but not more than \$48,000	\$450
more than \$48,000 , but not more than \$48,600	<input type="text"/> - \$48,000 = <input type="text"/> x 25% = <input type="text"/> + \$450 = <input type="text"/>
more than \$48,600 , but not more than \$72,000	\$600
more than \$72,000 , but not more than \$72,600	<input type="text"/> - \$72,000 = <input type="text"/> x 25% = <input type="text"/> + \$600 = <input type="text"/>
more than \$72,600 , but not more than \$200,000	\$750
more than \$200,000 , but not more than \$200,600	<input type="text"/> - \$200,000 = <input type="text"/> x 25% = <input type="text"/> + \$750 = <input type="text"/>
more than \$200,600	\$900

See the privacy notice on your return.

Canada Revenue
AgencyAgence du revenu
du Canada**Statement of Real Estate Rentals****Protected B**
when completed

Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.

To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:

- If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
- If you provide additional services such as cleaning, security, and meals, you may be conducting a business.

For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434R, Rental of Real Property by Individual, and its Special Release.

If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below.

To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, *What is a Partnership?*

For information on how to fill out this form, see Guide T4036, *Rental Income*.

Identification			
Your name Sonia Kalra		Your social insurance number 560 836 934	
Business name		Business number	
Business address		City	Prov./Terr. Postal code
Fiscal period: 2019/01/01 to: 2019/12/31	Was this the final year of your rental operation? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Business number/Account number RT	Your % of the partnership 50.0000 %	Industry code 531111	
Name and address of person or firm preparing this form Hardeep S Chudhey Hardeep Chudhey CPA Professional Corporation 29, Perdita Road Brampton, Ontario L6Y6B3		Partnership Business Number (9 digits) Tax shelter identification number (8 characters)	

In most cases you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

Income

Address	Number	Street, P.O. Box	Apartment or suite	# of units	Gross rents
City	6077	Carradine crt			
City	Mississauga	Province ON	Postal code L5V 2C2	1	9,000 00
Address					
City		Province	Postal code		
Enter the total of your gross rents in the year you receive them (amount 1 plus amount 2 plus amount 3)					8141 9,000 00
Other income (for example, premiums and leases, sharecropping)					8230
Total gross rental income - Enter this amount on your income tax and benefit return on line 12599 (line 8141 plus line 8230)					8299 9,000 00

Protected B
when completed**Expenses**

Personal use percentage

		Total expense	70.00 % Personal portion
Advertising	8521		
Insurance	8690	3,334 96	2,334 47
Interest	8710	15,340 00	10,738 00
Office expenses	8810		
Legal, accounting, and other professional fees	8860		
Management and administration fees	8871		
Maintenance and repairs	8960	864 00	604 80
Salaries, wages, and benefits (including employer's contributions)	9060		
Property taxes	9180	5,738 33	4,016 83
Travel	9200		
Utilities	9220	4,500 00	3,150 00
Motor vehicle expenses (not including capital cost allowance)	9281		
Other expenses	9270		
Total expenses (add the lines listed under "Total expenses")		29,777 29 A	
Total for personal portion (add the lines listed under "Personal portion")		9949	20,844 10
Deductible expenses (total expenses from amount A minus total personal portion on line 9949)			8,933 19 4
Net income (loss) before adjustments (total gross rental income from line 8299 minus deductible expenses from amount 4)	9369	66 81	
Other expenses of the co-owner – calculate your share of net income from line 9369. Enter your result on amount 5		33 40 5	
Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere			
Business use of motor vehicle		+	
	9945		
Subtotal (amount 5 minus line 9945)		33 40 6	
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947		
Subtotal (amount 6 plus line 9947)		33 40 7	
Terminal loss (co-owners – enter your share of the amount)	9948		
Subtotal (amount 7 minus line 9948)		33 40 8	
Total capital cost allowance claim for the year (amount i from Area A)	9936		
Net income (loss) (amount 8 minus line 9936)			
If you are a sole proprietor or a co-owner enter this amount on line 9946.		33 40 9	
Partnerships			
Partners – your share of amount 9, or the amount from your T5013 slip, Statement of Partnership Income		33 40 10	
Partners – GST/HST rebate for partners received in the year	9974		
Partners – other expenses of the partner	9943		
Your net income (loss) - For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 12600. For partnerships, enter the result of amount 10 plus line 9974 minus line 9943.			
Enter this amount on your Income Tax and Benefit Return on line 12600	9946	33 40	

Protected B
when completed

Details of other co-owners and partners		
Spouse's first name	Last name	Percentage of ownership
Jasbir	Kalra	50.0000 %
Address: 6077 Carradine Crt Mississauga, ON L4W 2C2		Share of net income (loss)
		33.41
Co-owner or partner's first name	Last name	Percentage of ownership
		%
Address:		Share of net income (loss)
Co-owner or partner's first name	Last name	Percentage of ownership
		%
Address:		Share of net income (loss)
Co-owner or partner's first name	Last name	Percentage of ownership
		%
Address:		Share of net income (loss)
Co-owner or partner's first name	Last name	Percentage of ownership
		%
Address:		Share of net income (loss)

T776Comparative

T776 - 5 Year Comparative**Address of property** 6077 Carradine crt Mississauga ON L5V2C2

		2019	2018	2017	2016	2015
Type of ownership						
Co-ownership/Sole proprietor	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Partnership	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your % of ownership		50.00	50.00	100.00	100.00	100.00
Income						
Gross rents	8141	9,000	10,000			
Other related income	8230					
Gross rental income	8299	9,000	10,000			
Expenses						
Advertising	8521					
Insurance	8690	3,335	1,400			
Interest	8710	15,340	15,800			
Maintenance and repairs	8960	864				
Management and administration fees	8871					
Motor vehicle expenses	9281					
Office expenses	8810					
Legal, accounting, and other prof. fees	8860					
Property taxes	9180	5,738	5,301			
Salaries, wages, and benefits	9060					
Travel	9200					
Utilities	9220	4,500	4,000			
Other expenses	9270					
Total expenses		29,777	26,501			
Personal portion	9949	20,844	18,551			
Deductible expenses		8,933	7,950			
Net income (loss) before adjustments	9369	67	2,050			
Co-owners - Your share						
		33	1,025			
Other expenses of the co-owner	9945					
Recaptured capital cost allowance	9947					
Terminal loss	9948					
Capital cost allowance	9936					
Net income (loss)		33	1,025			
Partnerships - Your share						
		33	1,025			
GST/HST rebate for partners received in the year	9974					
Other expenses of the partner	9943					
Your net income (loss)	9946	33	1,025			

Canada Revenue
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du Canada**CALCULATION OF CUMULATIVE NET INVESTMENT
LOSS (CNIL) TO DECEMBER 31, 2019****Protected B**
when completed

- Use this form if you had any **investment income** or **investment expenses** for 2019.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2019, you should still complete this form if you had any investment income or expenses in 2019.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- For more information, call **1-800-959-8281**.

Note

If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2019, first complete Chart A page 3 of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 - Investment expenses claimed on your 2019 return

Carrying charges and interest expenses (from line 22100)			1
Net rental losses (from line 12600)	+		2
Limited or non-active partnership losses (from line 12200) other than allowable capital losses	+		3
Limited partnership losses of other years after 1985 (from line 25100)	+		4
50% of exploration and development expenses (from line 22400)	+		5
Any other investment expenses claimed in 2019 to earn property income:			
Foreign non-business tax deductions			
CCA claimed on certified films and videotapes (line 23200)	+		
Limited or non-active partnership farming losses	+		
Limited or non-active partnership fishing losses	+		
Other (specify)	+		
Total	=		
		68080 +	6
Additional investment expenses: If you did not complete Chart A on the back of this form, enter "0." Otherwise, enter the lesser of line 14 in Chart A or the amount you claimed on line 25300 of your return			
	+		7
Total investment expenses claimed in 2019 (total of lines 1 to 7)	=		A

Part 2 - Investment income reported on your 2019 return

Investment income (from lines 12000 and 12100)		745	38	8
Net rental income, including recaptured capital cost allowance (from line 12600)	+	33	40	9
Net income from limited or non-active partnerships (from line 12200) other than taxable capital gains	+			10
Any other property income reported in 2019:				
Limited or non-active partnership farming income				
Limited or non-active partnership fishing income	+			
Reported on T3 slips	+			
Withdrawals from AgriInvest Fund 2	+			
CPP death benefit payments	+			
Annuity payments taxable under p.56(1)(d)				
minus the capital portion deducted under p.60(a)	+			
Capital losses included in limited partnership losses of other years (line 25100)	+			
Other (specify)	+			
Total	=			
		68100 +		11
50% of income from the recovery of exploration and development expenses (from line 13000)		68110 +		12
Additional investment income: If you did not complete Chart A on page 3 of this form, enter "0." Otherwise, enter the amount from line 14 in Chart A				
	+			13
Total investment income reported in 2019 (total of lines 8 to 13)	=	778	78	B

Other investment expenses**Include:** • repayments of inducements

- repayments of refund interest
- the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than \$30,000)
- sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5)
- foreign non-business tax under subsections 20(11) and 20(12)
- life insurance premiums deducted from property income
- capital cost allowance claimed on certified films and videotapes
- farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income

- repayment of shareholders' loans deducted under paragraph 20(1)(j)
- interest paid on money borrowed to:
 - buy an income averaging annuity contract
 - pay a premium under a registered retirement savings plan
 - make a contribution to a registered pension plan
 - make a contribution to a deferred profit-sharing plan

Other property income**Include:** • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9)

- home insulation or energy conversion grants under paragraph 12(1)(u)
- payments received as an inducement or reimbursement
- income from the appropriation of property to a shareholder
- farming and fishing income reported by a non-active or a limited partner
- other income from a trust
- allowable capital losses included in partnership losses of other years after 1985.
- amounts withdrawn from AgriInvest Fund 2
- CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income

- payments received from an income averaging annuity contract
- payments received from an annuity contract bought under a deferred profit-sharing plan.
- shareholders' loans included in income under subsection 15(2)

Do not use this area

68130

Part 3 - Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2019 (from line A in Part 1)		14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 1 below	+	15	
Cumulative investment expenses (total of lines 14 and 15)	=		16
Total investment income reported in 2019 (from line B in Part 2)		77878	17
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 2 below	+	3,03140	18
Cumulative investment income (total of lines 17 and 18)	=	3,81018	19
Cumulative net investment loss (CNIL) to December 31, 2019 (line 16 minus line 19; if negative, enter "0")	=		C

If you are claiming a capital gains deduction on your 2019 return, enter the amount from line C on line 28 of Form T657 for 2019.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2018 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2018 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 19900 of Schedule 3 (if negative, show it in brackets) If the amount on this line is zero, do not complete lines 4 to 13, and enter "0" on line 14			1
Amount from line 10700 of Schedule 3		2	
Amount from line 11000 of Schedule 3	+	3	
Amount from line 12400 of Schedule 3	+	4	
Add lines 2 to line 4 (if negative, show it in brackets)	=	5	
If you reported an amount on line 19200 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7	+	6	
Line 5 plus line 6 (if negative, enter "0")	=	7	
Enter 1/2 of line 7			8
Line 1 minus line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 13, and enter "0" on line 14. If the amount on this line includes an amount from a T3 slip, complete lines 10 to 12 below. Otherwise, enter "0" on line 13			9
Enter the amount from box 21 of all 2019 T3 slips	68140	10	
Enter the amount from box 30 of all 2019 T3 slips	-	11	
Line 10 minus line 11	68150	12	
Enter 1/2 of line 12			13
Additional investment income (line 9 minus line 13; if negative, enter "0")	=		14

Canada Revenue
AgencyAgence du revenu
du Canada**Statement of
Business or Professional Activities**

Protected B when completed

- Use this form to calculate your self-employment business and professional income.
- For each business or profession, fill in a **separate** Form T2125.
- Fill in this form and send it with your income tax and benefit return.
- For more information on how to fill in this form, see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*.

Part 1 - Identification

Your name Kalra, Sonia		Your social insurance number 560 836 934	
Business name		Business number (15 characters) RT	
Business address			
Number Street, P.O. Box 6077 Carradine Crt		Apartment or suite	
City Mississauga	Province or territory ON	Postal code L4W 2C2	
Fiscal period From: Year/Month/Day 2019/01/01 to: 2019/12/31 Calendar Year		Was this your last year of business? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Main product or service Mangement and admin services		Industry code 541611 (see the appendix in Guide T4002)	
Accounting method (commission only) Cash <input type="checkbox"/> Accrual <input checked="" type="checkbox"/>	Tax shelter identification number TS	Partnership business number (9 digits)	Your percentage of the partnership 100.0000 %
Name and address of person or firm preparing this form Hardeep S Chudhey Hardeep Chudhey CPA Professional Corporation 29, Perdita Road Brampton, Ontario L6Y6B3			

Part 2 - Internet business activities

If your web pages or websites generate business or professional income, fill in this part of the form.	
How many Internet web pages and websites does your business earn income from? Enter "0" if none	_____
Provide up to five main web page or website addresses, also known as uniform resource locator (URL): http://_____	
Percentage of your gross income generated from the web pages and websites. (If no income was generated from the Internet, enter "0".)	_____ %

Protected B when completed

Note: New rules allow you to include your work in progress (WIP) progressively if you elected to use billed basis accounting for the last tax year that started before March 22, 2017. Generally, for the first tax year that starts after March 21, 2017, you must include 20% of the lesser of the cost and the fair market value of WIP. The inclusion rate increases to 40% in the second tax year that starts after March 21, 2017, 60% in the third year, 80% in the fourth year, and 100% in the fifth and all subsequent tax years. For more information, see chapter 2 of guide T4002.

Part 3A – Business income

2. ☒ If you have business income, tick this box and complete this part. **Do not complete parts 3A and 3B on the same form.**

Gross sales, commissions, or fees (include GST/HST collected or collectible)	30,000 00	3A
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3A)		3B
Subtotal: Amount 3A minus amount 3B	30,000 00	3C
If you are using the quick method for GST/HST Government assistance calculated as follows:		
GST/HST collected or collectible on sales, commissions and fees eligible for the quick method		3D
GST/HST remitted, calculated on (sales, commissions and fees eligible for the quick method plus GST/HST collected or collectible) multiplied by the applicable quick method remittance rate		3E
Subtotal: Amount 3D minus amount 3E		3F
Adjusted gross sales: Amount 3C plus amount 3F (enter on line 8000 of Part 3C)	30,000 00	3G

Part 3B – Professional income

3. ☐ If you have professional income, tick this box and complete this part. **Do not complete parts 3A and 3B on the same form.**

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible		3H
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3H) and any WIP at the end of the year you elected to exclude		3I
Subtotal: Amount 3H minus amount 3I		3J
If you are using the quick method for GST/HST Government assistance calculated as follows:		
GST/HST collected or collectible on professional fees eligible for the quick method		3K
GST/HST remitted, calculated on (professional fees eligible for the quick method plus GST/HST collected or collectible) multiplied by the applicable quick method remittance rate		3L
Subtotal: Amount 3K minus amount 3L		3M
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)		3N
Adjusted professional fees: Amount 3J plus amount 3M plus amount 3N (enter on line 8000 of Part 3C)		3O

Part 3C – Gross business or professional income

Adjusted gross sales (amount 3G) or adjusted professional fees (amount 3O)	8000	30,000 00
Plus		
Reserves deducted last year	8290	
Other income	8230	
Subtotal: Line 8290 plus line 8230		3P
Gross business or professional income: Line 8000 plus amount 3P	8299	30,000 00
Report the gross business or professional income from line 8299 on the applicable line of your income tax and benefit return as indicated below:		
<ul style="list-style-type: none"> • business income on line 13499 • professional income on line 13699 • commission income on line 13899 		

For Parts 3D, 4 and 5, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 3D – Cost of goods sold and gross profit

If you have business income, fill in this part. Enter only the business part of the costs.

Gross business income (line 8299 of Part 3C)		30,000 00	3Q
Opening inventory (include raw materials, goods in process, and finished goods)	8300		3R
Purchases during the year (net of returns, allowances, and discounts)	8320		3S
Direct wage costs	8340		3T
Subcontracts	8360		3U
Other costs	8450		3V
Subtotal: Add amounts 3R to 3V			
Closing inventory (include raw materials, goods in process, and finished goods)	8500		3W
Cost of goods sold: Amount 3W minus line 8500	8518		
Gross profit (or loss): Amount 3Q minus line 8518	8519	30,000 00	

Part 4 – Net income (loss) before adjustmentsGross business or professional income (line 8299 of Part 3C) or Gross profit (line 8519 of Part 3D) 30,000|00 4A**Expenses** (enter only the business part)

Advertising	8521	4B
Meals and entertainment	8523	4C
Bad debts	8590	4D
Insurance	8690	4E
Interest	8710	4F
Business taxes, licences, and memberships	8760	4G
Office expenses	8810	4H
Office stationery and supplies	8811	4I
Professional fees (includes legal and accounting fees)	8860	4J
Management and administration fees	8871	4K
Rent	8910	4L
Repairs and maintenance	8960	4M
Salaries, wages, and benefits (including employer's contributions)	9060	4N
Property taxes	9180	4O
Travel expenses	9200	4P
Utilities	9220	4Q
Fuel costs (except for motor vehicles)	9224	4R
Delivery, freight, and express	9275	4S
Motor vehicle expenses (not including CCA) (amount 15 of Chart A)	9281	4T
Capital cost allowance (from Area A)	9936	4U
Other expenses =	9270	4V
Total expenses: Total amounts 4B to 4V	9368	<NIL>

Net income (loss) before adjustments: Amount 4A minus line 9368 9369 30,000|00**Part 5 – Your net Income (loss)**

Your share of line 9369 or the amount from your T5013 slip, <i>Statement of Partnership Income</i>	30,000 00	5A
Plus: GST/HST rebate for partners received in the year	9974	
Total: Amount 5A plus line 9974	30,000 00	5B
Other amounts deductible from your share of the net partnership income (loss) (amount 6F)	9943	
Net income (loss) after adjustments: Amount 5B minus line 9943	30,000 00	5C
Business-use-of-home expenses (amount 7P)	9945	
Your net income (loss): Amount 5C minus line 9945	9946	30,000 00

Report the net income amount from line 9946 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 13500
- professional income on line 13700
- commission income on line 13900

Part 6 – Other amounts deductible from your share of the net partnership income (loss)

Claim expenses you incurred that were not included in the partnership statement of income and expenses, and for which the partnership did not reimburse you. These claims must not be included in the claims already calculated for the partnership.

Total other amounts deductible from your share of the net partnership income (loss)
(enter this on line 9943 of Part 5)

Part 7 – Calculation of business-use-of-home expenses

Heat		7A
Electricity		7B
Insurance		7C
Maintenance		7D
Mortgage interest		7E
Property taxes		7F
Other expenses (specify):		
		7G
Subtotal: Add amounts 7A to 7G		7H
Personal-use part of the business-use-of-home expenses		7I
Subtotal: Amount 7H minus amount 7I		7J
Capital cost allowance (business part only), which means amount i of Area A minus any portion of CCA that is for personal use or entered on line 9936 of Part 4.		7K
Amount carried forward from previous year		7L
Subtotal: Add amounts 7J to 7L		7M
Net income (loss) after adjustments (amount 5C) (if negative, enter "0")	30,000.00	7N
Business-use-of-home expenses available to carry forward: Amount 7M minus amount 7N (if negative, enter "0")		7O
Allowable claim: The lesser of amount 7M and 7N above (enter your share of this amount on line 9945 of Part 5)		7P

Part 8 – Details of other partners

Partner's first name	Last name	% of partnership	%
Address:		\$ share	
Partner's first name	Last name	% of partnership	%
Address:		\$ share	
Partner's first name	Last name	% of partnership	%
Address:		\$ share	
Partner's first name	Last name	% of partnership	%
Address:		\$ share	
Partner's first name	Last name	% of partnership	%
Address:		\$ share	

Part 9 – Details of equity

Total business liabilities	9931	
Drawings in the current year	9932	
Capital contributions in the current year	9933	

2019 Slip Summary

NAME: Kalra, Sonia

SIN: 560836934

T4 Slips - Feuilles T4

Province of employment

1	Total
Ontario	

T5 Slips - Feuilles T5

Description

% reported by taxpayer

Currency

Interest from Canadian sources

1	2	Total
	TD	
	MORTGAGE	
	CORPORATI	
	0.0	100.0
	CAD	
13	0.00	745.38
		745.38

Instalments

2020 Instalments

Requirement to pay instalments

Quarterly instalment payments are required if, in 2020 and **either** 2019 or 2018, your **net tax owing** is more than \$3,000 (\$1,800 for Québec residents). Only one instalment payment is required if your chief source of income in 2020 is from farming or fishing and your net tax owing in each of 2020, 2019 and 2018 is more than \$3,000 (\$1,800 for Québec residents).

Enter 1 to transfer refund to next year's instalment account

48800

Is farming or fishing your chief source of income?

☐ Yes☐ No

Instalment base details

	2020 Estimate	2019	2018
Net federal tax (line 42000)		2,401 02	
Social benefits repayment (line 42200)	+	+	+
Provincial or territorial tax (line 42800 plus line 43200)	+	1,183 44	+
Total payable	+	3,584 46	+
Total income tax deducted (line 43700 plus line 43900)			
Refundable abatements (line 44000 plus line 44100)	+	+	+
Climate action incentive (line 45110)	+	+	+
Refundable medical expense supplement (line 45200)	+	+	+
Canada workers benefit (line 45300)	+	+	+
Refund of investment tax credit (line 45400)	+	+	+
Part XII.2 trust tax credit (line 45600)	+	+	+
Eligible educator school supply tax credit (line 46800 and 46900)	+	+	+
Provincial or territorial tax credits (line 47900)	+	+	+
Yukon business carbon price rebate (line 63855 of Form YT479)	-	-	-
Total credits	=	=	=
Net tax owing (total payable minus total credits)	=	3,584 46	=
Net tax owing		3,584 46	
CPP payable on self-employment earnings	+	2,703 00	+
Employment insurance premiums payable on self-employment (line 42120)	+	+	+
Total tax payable	=	6,287 46	=

Instalment payment options

- ☐ quarterly based on estimated 2020 instalment base
☐ quarterly based on 2019 instalment base
☒ quarterly based on 2018 and 2019 instalment base
☐ December 31 payment if chief source of income is from farming or fishing
☐ instalments are not required

Instalment payments

March 15, 2020	
June 15, 2020	
September 15, 2020	3,143 73
December 15, 2020	3,143 73
Total	6,287 46
December 31, 2020 (Farmers and fisherman only)	
March 15, 2021	1,571 86

Other Self-employment Income (Contract payment T1204, T5018, RL-27)

Other income

Interest and other investment income - line 12100

Specify:
TD MORTGAGE CORPORATION/LA SOCIETE D'HYPOTHEQUES TD

Income from foreign sources (specify):

Enter this amount on line 12100 of your return.

74538

1210074538

RRSPLimit

RRSP deduction limit**2020 RRSP deduction limit**

2019 earned income from line 23 below	30,033	x 18%	5,405	A
Lesser of A or \$27,230			5,405	
Less: 2019 pension adjustment				
2020 past service pension adjustment				
Plus: 2020 pension adjustment reversal from T10 slip				
Subtotal			5,405	
2019 RRSP deduction limit		3,875		
Less: 2019 RRSP and SPP deduction				
Contributions to foreign retirement plan (RC267/RC268/RC269)				
Unused RRSP deduction room		3,875	3,875	
2020 RRSP deduction limit			9,280	
Less: RRSP contributions you made but did not deduct on your 2019 return				
Additional RRSP contributions you can make and deduct on your 2020 return			9,280	

2019 earned income

The line numbers in brackets below refer to the numbers on your 2019 return where you reported your income.

Employment earnings (lines 10100 and 10400)				1	
Annual union, professional, or like dues (line 21200) that relate to your employment earnings		2			
Employment expenses (line 22900) that relate to your employment earnings	+		3		
Add lines 2 and 3	=		-	4	
Line 1 minus line 4 (if negative, enter '0')	=				5
Net income from a business you carried on alone or as an active partner (lines 13500 to 14300)	+		30,000		6
Disability payments you received from the Canada or Quebec Pension Plan (line 11410)	+				7
Royalties for a work or invention of which you were the author or inventor (line 10400)	+				8
Net rental income from real property (line 12600)	+		33		9
Support payments that you include in income for the year (line 12800)	+				10
Net research grants you received (line 10400)	+				11
Employee profit-sharing plan allocation (line 10400)	+				12
Unemployment benefit plan payments (line 10400)	+				13
Income contributed to an amateur athlete trust in 2019	+				14
Other income	+				15
Add lines 5 to 15	=		30,033		16
Current-year loss from a business you carried on alone or as an active partner (lines 13500 to 14300)	+				17
Amount included at line 6 above that represents the taxable portion of gains on the disposition of eligible capital property	+				18
Current-year rental loss from real property (line 12600)	+				19
Support payments that you deduct for the year (line 22000)	+				20
Other deductions	+				21
Add lines 17 to 21	=				22
Earned income - Pre-bankruptcy	+				23
2019 earned income (line 16 minus line 22 plus line 23)	=		30,033		24

Resource CCA Summary

Calculation of capital cost allowance claim

1 Class	2 Undepreciated capital cost (UCC) at the start of year	3 Cost of additions in the year (Areas B and C)	4 Cost of additions from col 3 which are AIIP (new property must be available for use before 2024) See note 1 below	5 Proceeds of dispositions in the year (Areas D and E)	6 * UCC after additions and dispositions (col 2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP (col 5 - col 3 + col 4) if negative, enter 0	8 UCC adjustment for current-year additions of AIIP (col 4 - col 7) x the relevant factor (if negative, enter 0). See note 2 below	9 Adjustment for current-year additions subject to the half year-rule $1/2 \times (\text{col } 3 - \text{col } 4 - \text{col } 5)$. If negative, enter 0	10 Base amount for CCA (col 6 + col 8 - col 9)	11 Rate %	12 CCA for the year (col 10 x col 11 or a lower amount)	13 UCC at the end of the year (col 6 - 12)
Total CCA claim for the year												

* If you have a negative amount in column 6, add it to income as a recapture in Part 3C on line 8230. If no property is left in the class and there is a positive amount in the column, deduct the amount from income as a terminal loss in Part 4 on line 9270. Recapture and terminal loss do not apply to a class 10.1 property. For more information, read Chapter 3 of Guide T4002.

** For information on CCA for "Calculation of business-use-of-home expenses", see "Special Situations" in Chapter 4 of Guide T4002. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

Note 1: Columns 4, 7, and 8 apply only to the accelerated investment incentive properties that became available for use during the year. See proposed Regulation 1104(4) for the definition of accelerated investment incentive property (AIIP) which may apply to certain additions acquired after November 20, 2018.

Note 2: The proposed relevant factors for properties available for use before 2024 are 2 1/3 (class 43.1), 1 (classes 43.2 and 53) and 0.5 for the remaining accelerated investment incentive properties.

For more information on accelerated investment income, see Guide T4002 or go to canada.ca/taxes-accelerated-investment-income.

SelfEmploy

Self-Employment Income

Summary of business income

Name of business	Gross Income	Net Income
	30,000 00	30,000 00
Sub-totals	30,000 00	30,000 00
Communal Income reported on T3 slips		
Foreign Business Income reported on T3 slips		
Income (loss) from resource activities		
Totals	30,000 00	30,000 00

Summary of commission income from T2125 forms

Name of business	Gross Income	Net Income
Totals	<NIL>	<NIL>

Summary of professional income from T2125 forms

Name of business	Gross Income	Net Income
Totals	<NIL>	<NIL>

Summary of farming income from T2042 and T1164 forms

Name of farm	Gross Income	Net Income
Sub-totals	<NIL>	<NIL>
Add back: Restricted farm loss? No		
Totals		

Farming income/loss from limited or non-active partnerships:

Reported on T5013 slips

Other

Total farming income/loss from limited or non-active partnerships

Summary of fishing income from T2121 forms

Name of boat	Gross Income	Net Income
Totals	<NIL>	<NIL>

Fishing income/loss from limited or non-active partnerships:

Reported on T5013 slips

Other

Total fishing income/loss from limited or non-active partnerships

Rental

Summary of Rental Income

Address of property	Gross Income		Net Income	
Carradine crt Mississagua ON	9,000	00	33	40
Totals	9,000	00	33	40

T1 Summary

2019 Tax Return Summary

Taxpayer personal information		Spousal information	
SIN	560 836 934	SIN	560 815 623
Name	Kalra, Sonia	Name	Kalra, Jasbir
Care of		Birthdate	1973/01/31
Street address	6077 Carradine Crt	Filing	
P.O. Box, R.R.	Apt #	Province of residence on 2019/12/31	Ontario
City	Mississauga	EFILE this return?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Province	ON	Is return discounted?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Postal code	L4W 2C2	Use preparer address for:	Nothing
Home phone	(416) 704-2301		
Birthdate	1979/09/02		
Marital status	Married		

Total income

Interest and other investment income (Complete the Worksheet for the return)	12100	745	38
Rental income	Gross 12599	9,000	00
	Net 12600	33	40
Self-employment income			
Business income	Gross 13499	30,000	00
	Net 13500	30,000	00
Total income	15000	30,778	78
			30,778

Net income

Deduction for CPP or QPP contributions on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	22200	1,391	25
Add lines 20700 to 22400, 22900, 23100 and 23200.	23300	1,391	25
			1,391
Net income	23600		29,387
			53

Taxable income

Taxable income 26000 **29,387** **53**

Non-refundable tax credits

Basic personal amount	claim \$12,069	30000	12,069	00
CPP or QPP contributions on self-employment and other earnings	31000	1,311	75	•
Add lines 1 to 26	33500	13,380	75	
Multiply the amount on line 26 by 15%		= 33800	2,007	11

Total federal non-refundable tax credits: 27 and 28. 35000 **2,007** **11**

Refund or Balance owing

	Net federal tax. 42000	2,401	02
CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	421	2,703	00
Provincial tax	42800	1,183	44
	Total payable 43500	6,287	46
	Total credits 48200		
	Total payable minus total credits	6,287	46
	Balance owing 48500	6,287	46
2020 Estimated			
RRSP contribution limit		9,280	00